

SALIENT FEATURES OF THE INTEGRATED OMBUDSMAN SCHEME-2021

- Any customer aggrieved by an act or omission of bank resulting in deficiency of service may file a complaint with the ombudsman.
- The customer may file complaint on the prescribed format in any language through electronic mode on <https://cms.rbi.org.in> or physical mode to Centralized Receipt and Processing Centre, RBI Chandigarh.
- The ombudsman shall seek the required information pertaining to the complaint from the bank.
- The General Manager (Banking) is the Principal Nodal Officer of the bank under the scheme who shall provide information to the ombudsman.
- The customers may obtain the guidelines pertaining to the ombudsman scheme and the format in which the complaint is to be filed from the nearest branch / controlling office of the bank.

The Executive Director in charge of the Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme.

➤ **APPLICABILITY:** All entities regulated by Reserve Bank of India (i.e. Banks / NBFCs / Payment System Operators).

➤ **PROCEDURE FOR GRIEVANCE REDRESSAL UNDER THE SCHEME:**

I. Grounds of complaint:

Any act/omission of Regulated Entity (RE) resulting in deficiency in service may file complaint personally or through an authorized representative.

"Authorized Representative" means a person, other than an advocate (unless the advocate is the aggrieved person) duly appointed and authorized in writing to represent the complainant in the proceedings before the Ombudsman.

II. Complaint shall not lie under the Scheme, unless:

- a. the complainant had, before making a complaint under the Scheme, made a written complaint to the Regulated Entity concerned and
 - i. the complaint was rejected wholly or partly by the Regulated Entity, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Regulated Entity received the complaint; and
 - ii. the complaint is made to the Ombudsman within one year after the complainant has received the reply from the Regulated Entity to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint.
- b. the complaint is not in respect of the same cause of action which is already:
 - i. pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman,

whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned;

- ii. pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other Forum or Authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned
- c. the complaint is not abusive or frivolous or vexatious in nature;
- d. the complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;
- e. the complainant provides complete information as specified in clause 11 of the Scheme;
- f. the complaint is lodged by the complainant personally or through an authorized representative other than an advocate unless the advocate is the aggrieved person.

No complaint for deficiency in service shall lie under the Scheme in matters involving:

- g. commercial judgment/commercial decision of a Regulated Entity;
- h. a dispute between a vendor and a Regulated Entity relating to an outsourcing contract;
- i. a grievance not addressed to the Ombudsman directly; general grievances against Management or Executives of a Regulated Entity;
- j. a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;
- k. a service not within the regulatory purview of the Reserve Bank;
- l. a dispute between Regulated Entities; and
- m. a dispute involving the employee-employer relationship of a Regulated Entity.

III. Procedure for Filing a Complaint

- a. The complaint may be lodged online through <https://cms.rbi.org.in>
- b. The complaint may also be submitted through electronic or physical mode to the Centralized Receipt and Processing Centre as notified by the Reserve Bank. The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorized representative. The complaint shall be submitted in electronic or physical mode in such format and containing such information as may be specified by Reserve Bank. The complaint form is available and annexed herein.

IV. Appeal before the Appellate Authority

The complainant aggrieved by an Award or rejection of a complaint by Ombudsman Office, may, within 30 days of the date of receipt of the Award or rejection of the complaint, prefer an appeal before the Appellate Authority.

The Appellate Authority may, if it is satisfied that the complainant had sufficient cause for not making the appeal within the time, may allow a further period not exceeding 30 days.

FORM OF COMPLAINT (TO BE LODGED) WITH THE OMBUDSMAN

[Clause 11(2) of the Scheme]

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

To
The Ombudsman
Reserve Bank of India,
4th Floor, Sector 17,
Chandigarh – 160017

Madam/Sir,

**Reg: Complaint against _____ (Name of the Branch
of the Regulated Entity) of _____ (Name of
the Regulated Entity)**

Details of the complaint:

S.No.	Particulars	Details
1	Name of the Complainant	
2	Age	
3	Gender	
4	Full Address of the Complainant	
5	Phone Number (if available)	
6	Mobile Number	
7	Email Address (if available)	
8	Complaint against	Name : Address:

9	Nature of relationship / account number (if any)		
10	Transaction date and details, if available		
(a)	Date of complaint already made by the complainant to the Regulated Entity (<i>Please enclose a copy of the complaint</i>)		
(b)	Whether any reminder was sent by the complainant? Yes/No (Please enclose a copy of the reminder)		
11	Please tick the relevant box (Yes/No), whether your complaint:		
(i)	is sub-judice / under arbitration*?	Yes	No
(ii)	is made through an advocate, except when the advocate is the aggrieved party?	Yes	No
(iii)	has already been dealt with or is under process on the same ground with the Ombudsman?	Yes	No
(iv)	is in the nature of general complaint/s against Management or Executives of a Regulated Entity?	Yes	No
(v)	is on account of a dispute between Regulated Entities?	Yes	No
(vi)	involves employer-employee relationship?	Yes	No
* Complaint is sub-judice/under arbitration if the complaint in respect of the same cause of action is already pending / dealt with on merits by any Court, Tribunal or Arbitrator or any other Authority, whether individually or jointly.			
12	Subject matter of the complaint:		
13	Details of the complaint (<i>If space is not sufficient, please enclose a separate sheet</i>)		

14	Whether any reply has been received from the Regulated Entity within a period of 30 days of receipt of the complaint by it? Yes/No (if yes, please enclose a copy of the reply)	
15	Relief sought from the Ombudsman (Please enclose a copy of documentary proof, if any, in support of your claim)	
16	Nature and extent of monetary loss, if any, claimed by the complainant by way of compensation (please refer to clauses 15 (4) & 15 (5) of the Scheme)	

17

List of documents enclosed:

Declaration

(i) I/We, the complainant/s herein declare that:

a) the information furnished above is true and correct; and

b) I/We have not concealed or misrepresented any fact stated above, and in the documents submitted herewith.

(ii) The complaint is filed before the expiry of a period of one year reckoned in accordance with the provisions of clause 10 (2) of the Scheme.

Yours faithfully,

(Signature of the Complainant / Authorized Representative)

AUTHORISATION

If the complainant wants to authorize a representative to appear and make submission on her/his behalf before the Ombudsman, the following declaration should be submitted:

I/We hereby nominate Shri/Smt as my/our authorized representative whose contact details are as below:

Full Address

.....

..... Pin Code

Phone No:.....

Mobile Number.....

E-mail

(Signature of the Complainant)